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IN THIS ISSUE:

2 PRESIDENT'S PERSPECTIVE

3 CEO REPORT

4 FEBRUARY REALTOR® APPLICANTS

20 APRIL CALENDAR



The San Diego REALTOR®

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What's Happening at SDAR • March 2011

NEW FTC REQUIREMENTS FOR SHORT SALES

REALTORS® who negotiate short sales with lenders and those who promote their services as a way to help consumers avoid foreclosure must generally comply with new disclosure and other requirements under the federal Mortgage Assistance Relief Services (MARS) rules, according to the National Association of REALTORS® (NAR).

These new rules, however, do not apply to real estate agents who limit their short sale services to providing customary assistance to consumers in selling or buying short sales, such as listing homes for sale, showing homes, and finding desirable homes for consumers, and who do not negotiate with lenders and do not promote their services as a way to help consumers avoid foreclosure. The California Association of REALTORS® (C.A.R.) is in the process of expeditiously preparing standard forms for REALTORS® to use to comply with MARS.

On February 23, 2011, NAR announced that the Federal Trade Commission (FTC) staff's position is that real estate agents who negotiate short sales with lenders, along with those who promote their services as

a way to help consumers avoid foreclosure, must generally comply with MARS (which came into full effect on January 31, 2011). Other mortgage assistance relief services offered to a consumer in exchange for consideration that are generally regulated under MARS include, without limitation, negotiating, obtaining, or arranging a loan modification, deed-in-lieu of foreclosure, loan forbearance, or extension to cure a default.

Under the FTC staff's position, real estate agents who fall within the scope of MARS must generally provide certain disclosures, refrain from claiming an advance fee, refrain from engaging in certain deceptive acts, retain records for 24 months, and monitor their independent contractors and employees as specified. More specifically, real estate agents who negotiate short sales with lenders and those who promote their services as a way to help consumers avoid foreclosure must comply with the MARS rules, including, but not limited to, the following:

Disclosure Requirements:

- Disclose on promotional materials for general commercial communications that the company is not associated with the government, and that a lender may not agree to change a loan.
- Disclose, before a specific consumer agrees to use an agent's services, as above, and that: (1) the consumer may stop doing business with the brokerage at

any time; (2) the consumer must pay the broker's total compensation as specified if the consumer accepts the lender's offer; and (3) the consumer does not have to pay the brokerage if the consumer rejects the lender's offer.

• Disclose, when furnishing the lender's offer of mortgage assistance relief to a consumer, items (2) and (3) directly above, and provide a notice from the lender of the material differences between the lender's offer and the consumer's current mortgage loan.

Prohibited Acts:

- Refrain from requesting or receiving payment until the consumer enters into a written agreement with the lender (California law further restricts advance fees).
- Refrain from engaging in certain deceptive acts, such as representing that a consumer should not contact the lender, misrepresenting the likelihood of obtaining a short sale, misrepresenting the amount of time it will take to accomplish a service, misrepresenting the consumer's obligation to make loan payments, or representing the benefits of any MARS service unless such representation is based upon competent and reliable evidence substantiating its truthfulness.

Record Retention and Monitoring Duties:

- Keep for 24 months copies of records, including, but not limited to, all consumer files, contracts, MARS disclosures, written communications, commercial communications, marketing materials, websites, weblogs, sales scripts, and training materials (California law further regulates record retention).
- Take reasonable steps to monitor that their independent contractors and employees comply with these rules, such as monitoring communications directed at specific consumers, establishing a procedure for receiving and responding to consumer complaints, investigating promptly and fully each consumer complaint received, and maintaining records to show compliance with the monitoring requirements.

Finally, MARS also prohibits anyone (not just MARS providers) from providing substantial assistance or support to a MARS provider, when that person knows or consciously avoids knowing that the provider is engaged in any act or practice that violates MARS.

For more information, visit www.realtor.org and click on "Law & Policy." Member login required.

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PERIODICAL



PRESIDENT'S PERSPECTIVE

As we march into spring I know we will all be busier with the start of the peak buying season. SDAR, its leadership and staff will also be busy making sure you have all the tools and resources you need to thrive. Make sure to check your monthly emails like eNews and eEducation to get the latest information on events, The Scoop, education and more.

I hope you were able to attend the Spring Real Estate Summit on March 11. In this ever-changing market, it is

important to share information about best practices in our industry. There were many great questions asked of the speakers and some great tips were offered for surviving in the current climate. Thank you to our esteemed broker panel, generous sponsors, and to everyone who attended. Save the date for our 3rd Annual Regional Real Estate Summit on August 24.

Each year SDAR partners with Rebuilding Together San Diego to rehabilitate the home of someone in need. This year Rehab Day is scheduled for April 30. If you have never participated, I encourage you to do so. It's a great cause and allows us to give back to the communities in which we work and live. From painting, to cleaning, to landscaping, we have a job for

everyone. All skill levels are welcome, and any amount of time you can volunteer is greatly appreciated. Mark April 30 on your calendar and check your emails for more information in the near future.

You may have heard about the merging of our association with the San Diego Commercial REALTORS® association. With all REALTORS®, regardless of niche, under one umbrella we can provide benefits and services for all facets of the industry. We have already begun holding classes and scheduling commercial-related events, and we are looking forward to extending other services, like legislative advocacy, to our commercial arm.

The February sold listing data shows an increase in sales of almost 8 percent

for detached properties compared to January. Sales of attached units slowed just over 5 percent. Median sales prices did not change much compared to January, but declined some when compared to February of last year. Turn to the center pages for a full breakdown on February sales data.

I'll check in with you next month. In the meantime, hang in there and remember that your association is working for you!

Sincerely,

Bob Kevane

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San Diego REALTOR® (ISSN 1096-8210; USPS 479-460) is the official publication of the San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

San Diego REALTOR® is published monthly. Member subscription rate, included in dues, is \$6 annually. Periodicals postage paid in San Diego, CA. POSTMASTER: Send address changes to San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111. Telephone: (858) 715-8000.

All copy for publication should be mailed to the Editor, San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111, by the 20th of the month preceding the month of publication. All copy is subject to editorial approval.

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It's hard to believe that we are already near the end of the first quarter of 2011. Time is flying by as we are working diligently to ensure SDAR member success.

We are entering the peak real estate season and preparing for the Annual Expo & Trade Show where we will be unveiling new products like our REALTOR® Resource Guide, designed so you (and your clients) can easily find companies that provide real estate related services. We will also be expanding our REALTOR® store services to include a variety of products that can be branded to individual brokerages with timely discounts. Look for more information on these items in the coming months.

We have many great classes sched-

uled in the near future, many of which are being held at our Coronado, East County, and South County service centers. Visit www.sdar.com and click on "Education" to see a full list. We add classes daily so check back often or download the SDAR application available for iPhone and Blackberry.

I'm pleased to share that our Short Sale Task Force has made significant progress, and in the near future we will be providing some additional resources to help you navigate short sales. The task force is working on a comprehensive online document that will offer information and links regarding forms and disclosures, MLS rules, short sale negotiators, and more. Thank you to all the members of this important task force for vol-

unteering your time to ensure best practices in this field.

As the son of a police officer, I know how important it is to support the heroes who put their lives on the line for each and every one of us. The SDAR Ambassadors Foundation helps San Diego Police Officers achieve the dream of homeownership. You can help this noble effort by joining us on April 15 for the Ambassadors Foundation Wine Tasting. The event is from 7:00 p.m. to 10:00 p.m. at the Black Mountain Ranch House. Cost is only \$75 per person or

\$125 per couple and will feature a silent auction. Visit www.ambassadorsfoundation.org for more information or to register.



MICHAEL T. MERCURIO

If you missed the event on March 11, look for a recap of the "Best Practices" Summit in our next issue. Until April, keep fighting the good fight.

Sincerely,

Michael T. Mercurio

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BOARD OF DIRECTORS HIGHLIGHTS OF FEBRUARY 2011 MINUTES

• President's Report: Bob Kevane reported that it has been a very busy month with meetings at city hall and with the press. He announced that the merger with the Commercial Association of REALTORS® (now the Commercial Real Estate Alliance San Diego) has been completed. Kevane attended the C.A.R. meetings held in January, and was moderator at the WCR meeting in February.

• President-Elect's Report: Donna Sanfilippo reported that she recently met with the vice chairs of SDAR's Risk Management and Professional Standards Committees, and attended the Grievance Committee and the C.A.R. meetings.

• Vice President's Report: Cory Shepard reported that during the C.A.R. meetings he learned of the DRE Advocacy programs which can be of assistance to REALTORS®. He noted that the target deadline is coming in May for the end of FHA approvals for condominium associations.

• Treasurer's Report: Linda Lee reported that she had a busy month that included attendance at the C.A.R. meetings, WCR meetings, Policy Forum, and four committee meetings at SDAR. She noted that the Budget & Assets Committee voted to have an audit done of the 2010 financial statements instead of the scheduled review.

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FEBRUARY REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

Designated REALTORS®

Trenton Bonner - TB Coastal Real Estate
 Erik Caldwell - Erik B. Caldwell
 Erlinda Costales - E C Realty
 Scott Darnell - Darnell Capital Management
 Alex Dolginov - Dolan Realty Company
 Fabio Fanelli - Fabio Fanelli
 Jeremiah Juncal - Jeremiah Juncal, Broker
 Richard Mitchell - Richard Mitchell
 Alexander Pellegrino - Alexander Pellegrino
 Caroline Robert - Caroline Robert
 David Sones - Realty Success Associates
 Anton Weber - Weber Realty Group
 Linda White - Peoples Mortgage, Inc.
 David Zagorsky - Peak Properties

Broker Associate

Jeff Pastore - Scott Properties

REALTORS®

Mary Ackermann - Masterpiece Realty Associates
 Ray Adams - Cassidy Turley BRE Commercial
 James Aldredge - Coldwell Banker Residential Br
 Tim Anspach - San Diego Rent Finders, Inc.
 Katherine Archibald - Turner Real Estate
 James Ashcraft - Ashcraft Investment Co.
 Frances Avalos - Glenn D. Mitchel, REALTORS®
 Carlos Avila - Keller Williams Realty La Jolla
 Thad Barrier - ASG REO Properties
 Nicholas Bennett - Masterpiece Realty Associates
 Jason Bernabei - TriCastle Realty, Inc.
 Giovanni Bertussi - Apex Real Estate Brokerage
 Lisa Bohlken - ZipRealty, Inc.
 Renata Bonar - Keller Williams Carmel Valley
 Melissa Bono - Prudential California Realty
 Ilona Booth - Keller Williams Realty
 Lisa Anne Boyer - SD Homes
 Emma Buchman - Coldwell Banker Residential
 Wendy Burbridge - Keller Williams SD Metro
 Jeffrey Carta - Century 21 Horizon
 Steve Caudill - Prudential California Realty
 Susan Caudill - Prudential California Realty
 Lu Chen - Abacus Properties, Inc.
 Raynette Ciupo - Century 21 Award
 Larry Cline - Willis Allen Real Estate
 Jodie Colebrooke - Turner Real Estate
 Suzanne Coleman - Sure Sell Real Estate
 Vincent Coletti - Classic Realty
 Michael Collimore - Turner Real Estate
 Dan Conway - Prudential California Realty
 Sharon Cook - Paula Quint
 Thomas Cordasco - Utopia Mortgage & Real Estate
 Jay Corrales - Turner Real Estate
 Elizabeth Costaglio - Windermere Signature Properties
 Nicholas Crandall - Torrey Pines Property Mgmt.
 Noriko Cummings - Person Realty, Inc.
 Jim Cunningham - North County Transit District
 Anthony Davis - Pacific Coast Executive Realty
 Dan Davis - Windermere Signature Properties
 Jerome Davis - Gentry Real Estate
 Stacy Dietrich - SD Homes

Mohammad Ebrahimi - Deka & Associates
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 Misty Flannery - Meridian Realty
 John Fleming - Prudential California Realty
 Elizabeth Fox - Dolphin Realty
 Joseph Geddis - One Mission Realty
 Ivona George - Cal. Coast & Country Homes
 Bryan Gil - LT Real Estate Investment
 Brandon Green - Pacific Sotheby's Int'l Realty
 Betina Greenberg - Prudential California Realty
 Phillip Grendahl - Keller Williams Realty
 Adriana Gumbs - Synergy R.E. Solutions & Development
 Izmar Gutierrez - Prudential California Realty
 Charlesette Hadden-Cook - Basic Brokerage Solutions
 Robert Hamzey - RE/MAX Associates
 Robert Harp - Global Hospitality Resources
 Francesca Heyer - Allison James Estates & Homes
 Rob Hixson - CB Commercial R.E. Group, Inc.
 Marcella Honkanen - Coldwell Banker Residential
 Janet Hoover - Prudential California Realty
 Patrick Houlihan - Brighton Realty
 Fei Huang - Top Notch Realty, Inc.
 Chad Hughes - Realty Executives All Area
 Elizabeth Hunten - Prudential California Realty
 Jonathan Hunten - Prudential California Realty
 Steven Hyde - Anchor Funding, Inc.
 Sharlmain Irani - Premiere Properties
 Reiko Ishihara - Person Realty, Inc.
 Laura Jensen - Cypress Realty & Mortgage
 Jason Kalb - Leal Real Estate Group, Inc.
 Kelly Kim - Kareic R. E. & Investment
 Richard King - Real Innovate Realty
 Jennifer Knox - Century 21 Award
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 Cody Kownacki - Ascent Real Estate, Inc.
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 Evgenia Kriakov - Richard Realty Group, Inc.
 Rachell Lara - Coldwell Banker Premier Properties
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 Karen Leachman - Turner Real Estate
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 Susan Loewer - Prudential California Realty
 Brandon Loftus - Prudential California Realty
 Hiromi Lopez - Prudential California Realty
 Aaron Luchans - Sol Realty & Investments
 Erick Magana - Prudential California Realty
 Matthew Magee - Prudential California Realty
 Debra Maio - Palisade Realty, Inc.
 Eleya Maroki - Prodigy Brokers, Inc.
 Betsy Martin - Torrey Pacific Real Estate
 Paul Martins - SD Homes
 Greta Mazeikiene - Baltic Realty
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 Jonna McFarland - MM Farland, Inc.
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 Matthew Montgomery - Realty Experts/J&P Financial
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 Monet Ndiaye - Prudential California Realty
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 Carol Norman - Weichert, REALTORS® Elite
 Tricia O'Brien - Prudential California Realty
 Ranette Oller - Realty Executives Advantage
 Arisa Olson - Person Realty, Inc.

Julius Paeske - Commercial Facilities, Inc.
 Sherri Palmeri - First Team Real Estate
 David Park - David M. Park
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 Laura Pentecost - Urban Homes & Investments, Inc
 Ross Rattray - Erwin Realty
 Doreen Reagle - Rancon Financial
 Sima Reddy - Chase Pacific Property Mgmt.
 Adam Roark - Premier Bancorp Realty Group
 David Roberts - Allison James Estates & Homes
 Krag Ross - Turner Real Estate
 Cruz Ruelas-Avila - Laturno Kuick Realty
 Kayvan Sabouri - Century 21 Award
 Laurie Sage - Avalon Real Estate Services
 Kimi Schirmer - Keller Williams El Cajon
 Bernie Schmutzler - Allison James Estates & Homes
 Laura Seideman - Prudential California Realty
 Daniel Shkolnik - Bluefire Realty Group
 Genevieve Silverio - Coldwell Banker Premier
 Adam Smith - Adam Smith Realty Advisors, Inc.
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 Ryan Sommer - Coldwell Banker Residential
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 Kyle Stoner - Helvetica San Diego, Inc.
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 Enrique Villasenor - Del If Real Estate
 Jennifer Walters - Academy Properties
 Linda Whip - Century 21 Award
 Karen Whitfield - RE/MAX Hometown, REALTORS®
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 Xuejun Yan - Real Estate EBroker, Inc.
 Atsuko Yanagase - Person Realty, Inc.

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CONDOS NEED FHA FINANCING TOO

By Scott Molloy

Many condominiums are not approved for Federal Housing Administration (FHA) financing, but that doesn't mean that they shouldn't or can't be. The U.S. Department of Housing & Urban Development has two processes available for condominium projects to make them eligible for FHA financing. HUD also has a list of approved condominium projects available on their website, making it easy for a REALTORS® or lenders to quickly determine whether a condominium is eligible for FHA financing.

The eligibility requirements may limit the number of projects which can be considered for FHA financing. Limitations include:

- No more than 10% of the units can be owned by a single investor
- No more than 15% of the units can be in arrears (more than 30 days past due) of their HOA dues
- At least 50% of the units must be owner occupied

- No more than 30% of the units in the project can already have FHA financing
- The HOA must have sufficient reserve funds to maintain and preserve all the amenities and features unique to the project.
- Insurance requirements among other eligibility requirements apply. For a complete list of eligibility requirements, please go to: <http://www.hud.gov/offices/adm/hudclips/letters/mortgagee/files/09-46bml.pdf>.

For condo projects that are eligible, there are two processing options available: the HUD Review and Approval Process (HRAP) and the Direct Endorsement Lender Review and Approval Process (DELRAP). According to HUD's Mortgagee Letter 2009-46 B, both processes require submittal of all of the following documents:

- All condominium legal documents
- Recorded Plat Map with Legal

Description

- Recorded Covenants, Conditions & Restrictions (CC&R's)
- Signed and adopted Bylaws
- Articles of Incorporation filed with the State
- Recorded Condominium Site Plans
- Plan or Evidence of Transfer of Control
- Proposed or actual HOA budget
- Management agreement (if applicable)
- FEMA Flood Map
- Outstanding or pending litigation analysis
- Pending special assessment analysis
- Additional requirements apply to condominium conversions and projects still under construction.

There is no HUD fee for either HRAP or DELRAP review and approval. However, Homeowners Associations which contract with a management

company or attorney to compile the necessary documents may incur a fee for those services. If a lender prepares the necessary documents and is able to obtain spot approval for FHA financing, that approval will cover the entire project, and subsequent listings in the project will not require separate approval. However, lenders will still need to comply with the checklist of items associated with FHA financing. The HUD certification lasts for two years and the approval process will take approximately 30 days if all of the necessary documents are provided at the time the application is submitted.

If you are the agent on a condominium unit or representing a prospective buyer interested in condominiums, you can utilize HUD's list of approved condos and search for your project by city and zip code to determine its status. Visit www.hud.gov, look for "Resources," and select "HUD Approved Condominium Projects."



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Kathy Trolinger
619-208-0460



Randy Nathan
619-471-1789

¹ Available on all qualified purchase transactions. Other terms and conditions apply. See a home mortgage consultant for details.



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SDAR REALTOR® TO BE INDUCTED INTO RPAC HALL OF FAME

2001, a Presidential Advisory Group (PAG) on RPAC Fundraising created the "Hall of Fame" which provides a higher level of recognition to those contributors who have provided a significant amount of RPAC funds in their lifetime. Saul has been a staunch supporter of RPAC, as well as state and local legislative advocacy efforts for many years. Saul joins SDAR Past President Rick Snyder (1985) on the list of SDAR members with this unique distinction. Saul will be inducted at a ceremony in Washington D.C. during NAR's Mid-Year Meetings in May.

Licensed as a California real estate broker since 1977, Saul is widely recognized as the real estate industry's

first Internet "evangelist" and was selected by REALTOR® Magazine as one of the "25 Most Influential People in the Real Estate Industry" in 2003. He has been selected six consecutive years by Inman News as one of the "100 Most Influential Real Estate People" (2005 - 2010).

Saul was the REALTOR® consultant to the original RIN project (including the development and deployment of REALTOR.com) and one of the creators of RealTown (<http://RealTown.com>), and many longstanding real estate online communities, including RealTalk, AETalk, MLSTalk, MLSInformation, PresidentsTalk, EducationDirectorsTalk, and others. In

2001 he created NAR's ePRO Online Technology Certification Program, and in 2010, NAR's Web 2.0/Social Media Online Education Program.

He is a 1972 graduate of the United States Naval Academy and served 5 years in the Navy as a Surface Warfare Officer aboard USS Mount Vernon (LSD 39) and USS Elliot (DD967).

Saul became the CEO of Point2 Technologies on January 1, 2008, and in 2010 guided Point2 through a successful acquisition by Yardi Inc., an industry-leading software development and technology services company, where he currently serves as Senior Vice President of Yardi's Point2 Brand.

SDAR would like to extend congratulations and appreciation to Saul Klein, long time member and SDAR President in 1993, for having achieved the REALTOR® Political Action Committee (RPAC) "Hall of Fame" status with the National Association of REALTORS®. In

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Renovation Specialist



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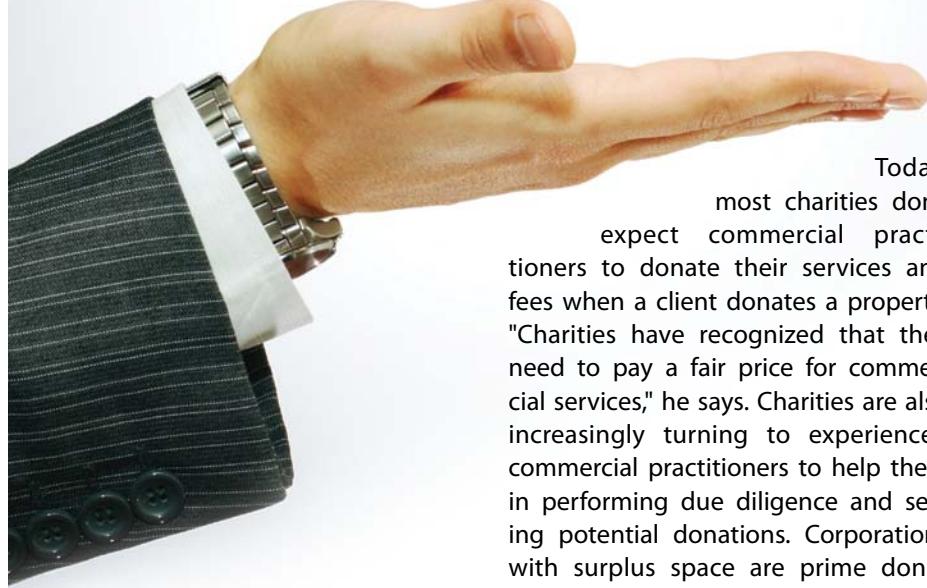




COMMERCIAL CORNER

NAR COMMERCIAL NEWS BRIEFS

**DO WELL
BY DOING
GOOD**



By Mariwyn Evans

Donating a commercial property is a great tax strategy for an investor with high appreciation and a low basis, but it can also be a profitable transaction for a real estate pro, says Chase Magnuson, director of planned giving for real estate at George Washington University in Washington, D.C.

Today, most charities don't expect commercial practitioners to donate their services and fees when a client donates a property. "Charities have recognized that they need to pay a fair price for commercial services," he says. Charities are also increasingly turning to experienced commercial practitioners to help them in performing due diligence and selling potential donations. Corporations with surplus space are prime donor candidates, especially if the property has fallen in price from its book value, Magnuson adds.

Gifts of commercial real estate are made through either a charitable remainder trust or a charitable gift annuity. Both options allow the donor to offset capital gains tax and produce income for the donor over a specified period. The big difference is that the annuity option guarantees a specific

rate of return while charitable remainder trust payments vary depending on the performance of the stock market. That makes the annuity option more attractive to most current donors because it avoids market volatility, says Magnuson. Rates of return for annuities vary based on age, but most pay a return several percentage points higher than other low-risk investments. One disadvantage of the annuity option is that payments stop when the donor dies. A charitable remainder trust can produce income for succeeding generations, up to 20 years after the life of the original donor, according to IRS regulations. Any type of property can be donated, and the property can be shared among several charities, says Magnuson.

Magnuson expects gifts of property to grow as more charities and real estate practitioners become comfortable with the mechanics. Currently, real estate donations represent only about 2 percent of the approximately \$4 billion in annual charitable giving, he says, but the potential is there to expand that by 200 to 300 percent. "It's a win-win for charities and commercial professionals," he says.

Latching Onto Sure Things

Which trends will shape commercial real estate in the next few years? "Finding Certainty in Uncertain Times," a new collection of essays from the

Urban Land Institute, pinpoints several key drivers that will shape demand and development. "We believe that these trends will continue regardless of location, which political party is in power, and how quickly the economy recovers from recession," writes Maureen McAvey, ULI executive vice president of initiatives. Among the trends to watch:

- Regional migration, immigration, and population growth will create a new pool of middle-class, metro-area dwelling consumers.
- Sprawl will continue, with outer suburb areas growing three times as fast worldwide as central cities.
- Research, high-tech, education, and medical institutions will attract more capital to cities able to leverage the funds and create a positive climate for business and entrepreneurs.
- Green features will no longer be a "bell and whistle" but rather an essential component for both location and building performance.

Mariwyn Evans is the commercial real estate editor for REALTOR® Magazine. You can reach her at mevans@realtors.org.

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STAGED TO SELL IN ANY MARKET

The moment homeowners decide to put their homes on the market, the property they've lived in effectively becomes a product. Their REALTOR® assesses a sales price, devises a marketing plan to get the home sold and prepares to put the listing in the multiple listing service.

Given today's market conditions, homes will compete against a huge inventory of available homes,



and now more than ever it's essential to make a listing stand out in the marketplace.

Consumers expect their REALTOR® to actively market their home and sell it for the highest amount of money in the shortest time possible. So what can REALTORS® do to catch the attention of home buyers?

- Make the first impression of the home positive and inviting

- Enable buyers to envision themselves living in the home
- Show the full potential of the home
- Make the home visually appealing for online listings

How? By staging every home, every time.

"The investment in staging is always less than your first price reduction."

Barb Schwarz created the concept of home staging in the early 1970s and has since then shared her message with over a million REALTORS® across the country.



Home staging, Schwarz says, is professionally preparing homes for sale so that they appeal to the most amount of buyers and generate the highest price in the least amount of time on market. Staged homes tra-

ditionally present themselves better than the competition by being clean, clutter-free, and ready to show to prospective buyers.

Schwarz points out that home staging is NOT decorating, fluffing, interior design or redesign. Instead, home staging is detailing, de-cluttering, depersonalizing and preparing a seller's home to give it a "model home" appearance so that the potential buyer can "see" themselves living in the home.

According to Schwarz, many consumers, and REALTORS® as well, perceive staging to be virtually the same as design, which it's not. Designing a home and staging a home, says Schwarz, are two very different things. "The way you live in a home and the way that we market and sell a house are two different things."

Seven Steps of Staging

Schwarz developed the Accredited Staging Professional® (ASP®) Course and Designation through which REALTORS® become ASP® real estate

change. We look at what the purpose of each room is, and what scene we need to set.

- De-accessorize. Decide on what to pack and what to keep in each room and select which accessories you may use in different rooms.
- Remove unnecessary furniture. Again, less is more.
- Arrange the remaining furniture in the best way and re-distribute those you may be able to use in other rooms.
- Re-accessorize each room.
- Fine-tune each area of the home.

Staging a Home: A Growing Trend to Sell a Home Faster and for More Money

Schwarz says that an interesting trend began just a few short years ago. "The pendulum is swinging; the public is now becoming the driving force to make sure their home gets staged for sale." Schwarz says that in recent years the public has seen more about staging on TV, read more about it in newspapers, magazines and articles. "Five years ago, about 10% of the public was preparing their home for sale; today that number has topped over 20%."

According to Schwarz, the down economy has driven the need for home staging



agents after a two-day session, and those who take three days of Staging classes earn the ASP® Stager Designation.

The course offers a comprehensive program on how REALTORS® can effectively add staging to their business model. Here are seven basic steps of staging provided by Schwarz.

- Stand in the doorway of each room, and even outside the home, as if you were a home buyer, and assess whether every area of the home best conveys what it would be like to live in the home for visitors to an open house.
- Make a plan, and be open to

more than ever before. With short sales, bank-owned properties, and the traditional sellers, all of these entities are in fierce competition to get the house sold. "We are now seeing sellers selling through short sales beginning to stage their homes, bank-owned properties now home stage their properties, and for any traditional seller to compete they must have their home staged to have any chance to sell in today's market."



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Stager and REALTOR® Partnership

Home stagers and real estate agents are teaming up more and more to give turnkey service to the seller. The agent's job is to get the property priced and to do the marketing to get it sold. The home stager merchandizes the property so that the marketing pays off. They are working hand in hand more and more.

"The home stager generates money for the agent because without the house staged it sits and in the end the agents either get little commission or none. Therefore, working together, the seller wins, the agent wins, and the ASP® Stager wins."

Does Staging Work?

Statistics gathered by Stagedhomes.com shows that 94.6% of homes

staged by an Accredited Staging Professional® sell within 33 days, com-



pared to an average of 196 days for homes that are not staged. Homes staged by Accredited Staging Professionals® stay on the market 83% less time than a home that has not been staged. Updated statistical information about the impact of staging is available at www.Stagedhomes.com.

Staging Works in Every Market

According to Schwarz, home staging is successful in every community and for homes in any price class. According to Schwarz, regardless of whether the economy is hot or not, to get your home sold in the quickest amount of time for the most amount of money, it has to be staged to sell. "The real estate agents who recognize the importance of staging as part of the real estate transaction will lead the industry all over

the country as consumers recognize the impact of staging."

Upcoming Class -The Power of Home Staging (ASP® Designation*)

Wednesday and Thursday, April 13 and 14, 2011**

Instructor: Jeannie Berger, ASPM, IAHSP

Time: 9:00 a.m. – 5:30 p.m.

Price (All Attendees):.....\$295

Location: SDAR's Kearny Mesa Service Center
4845 Ronson Court, San Diego, CA 92111

Credits: 14 Hours Consumer Service

*This is not a NAR-recognized designation.

** For those interested in starting a home staging business or charging for services, a 3rd day of training is required. Inquire with StagedHomes.com at (800) 392-7161.

Photos courtesy of Barb Schwarz and Stagedhomes.com.

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imortgage is an established national retail mortgage correspondent who encourages a dynamic work environment where veterans in the mortgage industry can be successful. Because our culture is entrepreneurial, change is frequent, challenges abound and innovation is constant.

Our national production team is led by Dan Hanson, Executive Vice President of National Production, who is recognized for strategic planning and talent acquisition.

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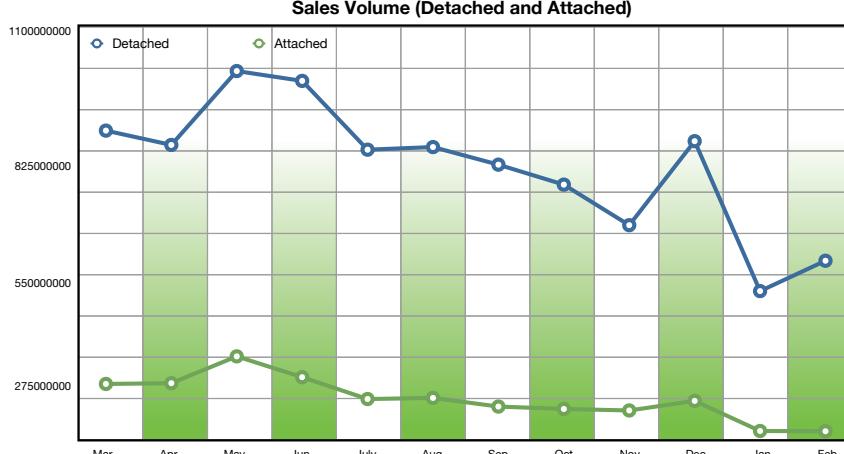
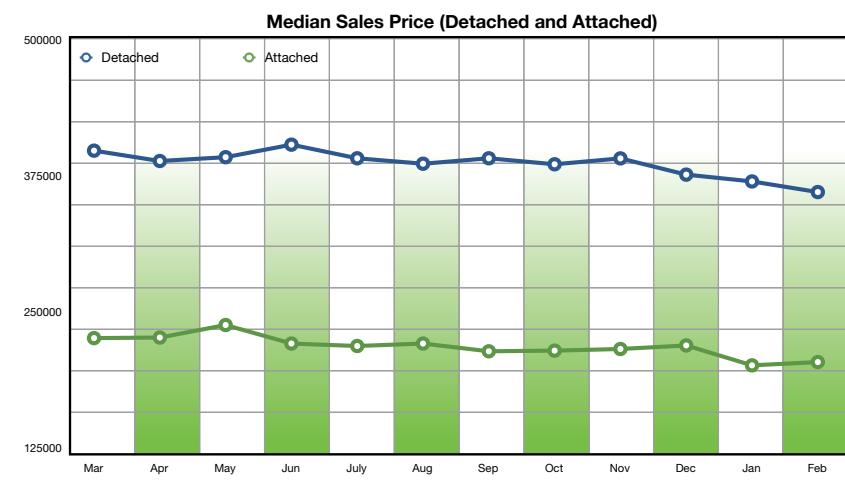
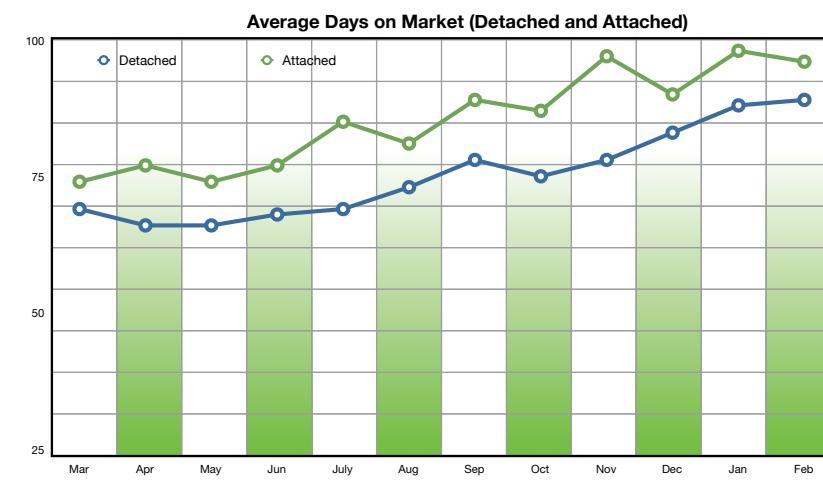
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FEBRUARY STATISTICS DETACHED HOMES

Current Year - 2011								Previous Year - 2010							
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	12	17	95	89	\$487,500	\$446,000	12	21	35	91	\$377,500	\$380,000		
91902	Bonita	10	20	107	86	\$440,500	\$457,500	9	20	37	73	\$470,000	\$472,500		
91905	Boulevard	1	1	105	105	\$115,000	\$115,000	0	1	0	77	\$0	\$125,000		
91906	Campo	6	12	67	64	\$109,700	\$147,450	4	7	77	71	\$165,000	\$180,000		
91910	Chula Vista	28	51	101	109	\$312,450	\$315,000	25	51	38	46	\$339,000	\$331,000		
91911	Chula Vista	29	67	116	112	\$260,000	\$279,000	35	68	49	57	\$280,000	\$280,050		
91913	Chula Vista	25	58	106	109	\$359,000	\$383,450	27	69	96	80	\$385,000	\$375,000		
91914	Chula Vista	17	29	89	72	\$539,000	\$517,000	14	33	68	73	\$605,000	\$575,000		
91915	Chula Vista	20	47	105	92	\$363,000	\$371,000	27	51	116	95	\$340,000	\$348,000		
91916	Descanso	0	1	0	7	\$0	\$220,000	1	2	42	33	\$305,922	\$266,711		
91917	Dulzura	1	1	172	172	\$339,000	\$339,000	1	1	215	215	\$150,000	\$150,000		
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91932	Imperial Beach	2	6	13	51	\$233,500	\$325,000	7	19	83	53	\$250,000	\$260,000		
91934	Jacumba	2	4	109	72	\$184,000	\$60,250	2	3	77	57	\$130,500	\$36,000		
91935	Jamul	6	10	109	93	\$571,500	\$476,250	4	12	102	105	\$295,000	\$349,000		
91941	La Mesa	17	30	105	88	\$359,000	\$360,000	17	33	100	92	\$400,000	\$400,000		
91942	La Mesa	7	17	104	78	\$300,000	\$331,000	12	20	86	71	\$364,000	\$353,000		
91945	Lemon Grove	13	25	72	71	\$275,000	\$247,000	14	30	72	71	\$255,000	\$262,500		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	1	0	177	\$0	\$96,600		
91950	National City	17	43	87	97	\$185,000	\$220,000	12	35	41	62	\$221,000	\$200,000		
91962	Pine Valley	1	1	5	5	\$257,000	\$257,000	3	4	55	49	\$265,000	\$255,000		
91963	Potrero	1	1	51	51	\$225,000	\$225,000	0	0	0	0	\$0	\$0		
91977	Spring Valley	39	69	92	94	\$270,000	\$270,000	28	67	63	63	\$249,500	\$255,000		
91978	Spring Valley	5	13	97	132	\$350,000	\$350,000	1	4	35	65	\$445,000	\$362,000		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	3	6	63	55	\$459,500	\$430,604	4	6	11	129	\$313,500	\$313,500		
92004	Borrego Springs	3	11	103	166	\$148,500	\$150,000	3	6	280	240	\$157,750	\$148,125		
92007	Cardiff By The Sea	4	8	39	58	\$1,337,250	\$1,003,750	2	5	56	98	\$857,500	\$700,000		
92008	Carlsbad	4	12	105	94	\$477,500	\$492,500	6	13	34	46	\$570,000	\$615,000		
92009	Carlsbad	27	54	79	89	\$640,000	\$664,995	23	54	60	63	\$630,000	\$696,125		
9210	Carlsbad	9	20	71	90	\$500,000	\$519,995	6	10	64	46	\$574,500	\$555,000		
9211	Carlsbad	20	35	101	87	\$699,500	\$689,000	15	19	60	59	\$839,000	\$811,500		
9214	Del Mar	11	16	144	137	\$1,325,000	\$1,300,000	5	12	108	92	\$2,095,000	\$1,322,500		
9219	El Cajon	25	45	62	89	\$400,000	\$335,000	20	36	58	78	\$293,250	\$355,000		
9220	El Cajon	21	39	74	83	\$349,900	\$349,900	14	34	30	41	\$303,950	\$297,700		
9221	El Cajon	11	30	65	70	\$285,000	\$298,500	22	52	80	90	\$321,000	\$303,000		
9224	Encinitas	19	38	53	66	\$700,000	\$782,500	24	46	79	66	\$826,250	\$817,500		
9225	Escondido	15	38	78	76	\$275,000	\$282,000	21	36	64	65	\$290,000	\$307,500		
9226	Escondido	28	54	101	106	\$320,000	\$317,500	18	51	113	66	\$297,900	\$324,000		
9227	Escondido	34	60	63	75	\$323,500	\$280,000	34	74	92	70	\$297,500	\$269,000		
9228	Fallbrook	26	65	140	118	\$351,000	\$348,704	41	75	101	87	\$342,000	\$339,900		
9229	Escondido	4	14	62	94	\$532,500	\$544,500	8	16	65	77	\$358,000	\$491,250		
9236	Julian	6	14	151	116	\$102,500	\$171,000	3	6	182	281	\$380,000	\$272,500		
9237	La Jolla	15	32	84	83	\$1,220,000	\$1,235,000	13	25	134	116	\$1,528,650	\$1,528,650		
9240	Lakeside	24	42	144	110	\$282,500	\$286,500	17	36	64	67	\$334,500	\$332,750		
9254	Oceanside	17	27	90	84	\$305,000	\$330,000	17	23	69	61	\$406,000	\$390,000		
9256	Oceanside	21	45	113	106	\$334,500	\$330,000	35	66	54	48	\$355,000	\$348,450		
9257	Oceanside	31	52	105	96	\$335,000	\$333,201	33	73	58	69	\$315,000	\$329,000		
9258	Oceanside	6	17	60	71	\$225,000	\$369,000	8	15	166	136	\$280,500	\$294,000		
9259	Pala	1	2	224	119	\$365,000	\$305,000	1	3	91	130	\$400,000	\$447,000		
9260	Palomar Mountain	0	1	0	122	\$0	\$482,500	1	3	97	150	\$78,000	\$97,500		
9261	Pauma Valley	2	4	1	112	\$287,500	\$361,000	1	2	175</td					

FEBRUARY STATISTICS ATTACHED HOMES

Current Year - 2011								Previous Year - 2010											
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD		
91901	Alpine	4	7	57	134	\$130,500	\$110,000	0	2	0	154	\$0	\$170,250	92064	Poway	1	4	102	77
91902	Bonita	2	2	79	79	\$205,000	\$205,000	1	3	6	22	\$90,000	\$90,000	92065	Ramona	1	2	157	140
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92066	Ranchita	0	0	0	0
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92067	Rancho Santa Fe	0	0	0	0
91910	Chula Vista	9	24	103	107	\$158,000	\$170,000	9	25	40	75	\$187,500	\$180,000	92068	San Luis Rey	0	0	0	0
91911	Chula Vista	8	26	124	133	\$114,950	\$127,000	11	31	113	80	\$105,000	\$129,000	92069	San Marcos	12	22	60	67
91913	Chula Vista	13	29	103	100	\$195,000	\$195,000	16	36	100	102	\$196,000	\$203,000	92070	Santa Ysabel	0	0	0	0
91914	Chula Vista	7	15	108	100	\$245,000	\$230,000	6	15	58	148	\$210,000	\$210,000	92071	Santee	10	30	104	89
91915	Chula Vista	10	27	142	161	\$227,500	\$227,000	10	22	91	107	\$228,750	\$228,750	92075	Solana Beach	4	6	143	105
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92078	San Marcos	16	30	97	105
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92081	Vista	4	8	46	45
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92082	Valley Center	0	0	0	0
91932	Imperial Beach	8	11	192	205	\$166,000	\$190,000	4	9	92	62	\$212,500	\$115,000	92083	Vista	5	10	228	177
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92084	Vista	3	5	73	102
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92086	Warner Springs	0	0	0	0
91941	La Mesa	1	3	5	48	\$175,000	\$170,000	2	5	40	101	\$158,500	\$150,000	92091	Rancho Santa Fe	1	2	79	165
91942	La Mesa	10	16	106	135	\$195,000	\$177,500	8	17	54	53	\$219,400	\$215,000	92093	La Jolla	0	0	0	0
91945	Lemon Grove	4	7	196	130	\$112,000	\$115,000	1	4	132	130	\$97,400	\$107,400	92101	San Diego Downtown	65	120	111	120
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92102	San Diego	8	13	32	62
91950	National City	8	16	116	99	\$156,650	\$138,500	7	13	48	40	\$110,000	\$110,000	92103	Mission Hills	11	26	116	94
91962	Pine Valley	0	0	0	0	\$0	\$0	1	1	412	412	\$35,000	\$35,000	92104	North Park	10	23	66	71
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92105	East San Diego	9	16	136	117
91977	Spring Valley	7	12	120	113	\$110,000	\$125,000	11	23	54	51	\$154,725	\$140,000	92106	Point Loma	2	6	164	190
91978	Spring Valley	0	0	0	0	\$0	\$0	0	1	0	14	\$0	\$115,000	92107	Ocean Beach	3	7	141	112
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92108	Mission Valley	10	41	85	101
92003	Bonsall	2	3	84	110	\$147,500	\$145,000	2	4	71	50	\$200,000	\$144,000	92109	Pacific Beach	18	34	93	75
92004	Borrego Springs	2	3	24	45	\$140,000	\$165,000	0	0	0	0	\$0	\$0	92110	Old Town SD	9	19	65	76
92007	Cardiff By The Sea	2	4	163	153	\$693,500	\$437,500	2	4	7	85	\$571,500	\$571,500	92111	Linda Vista	10	25	70	77
92008	Carlsbad	3	7	27	52	\$406,000	\$406,000	6	11	110	86	\$361,500	\$380,000	92113	Logan Heights	1	4	15	105
92009	Carlsbad	16	26	112	111	\$297,000	\$305,200	14	23	62	60	\$31,000	\$330,000	92114	Encanto	0	2	0	32
92010	Carlsbad	5	9	79	81	\$289,900	\$322,500	6	10	42	55	\$361,500	\$363,750	92115	College Grove	16	31	59	62
92011	Carlsbad	1	4	17	36	\$328,000	\$382,000	2	6	88	61	\$417,500	\$485,000	92116	Normal Heights	9	18	97	110
92014	Del Mar	6	11	42	98	\$595,000	\$445,000	4	5	59	75	\$572,500	\$730,000	92117	Clairemont Mesa	10	18	162	130
92019	El Cajon	7	16	78	110	\$187,000	\$147,500	10	20	93	75	\$176,450	\$170,500	92118	Coronado	6	9	192	144
92020	El Cajon	9	26	45	87	\$115,000	\$96,500	11	33	86	99	\$100,000	\$96,000	92119	San Carlos	13	20	82	73
92021	El Cajon	7	23	113	65	\$110,100	\$115,000	10	21	87	101	\$112,000	\$113,000	92120	Del Cerro	4	11	50	69
92024	Encinitas	13	22	88	82	\$320,000	\$318,500	10	24	102	92	\$349,500	\$401,500	92121	Sorrento	2	5	26	56
92025	Escondido	7	16	134	118	\$150,000	\$123,750	3	7	13	53	\$160,000	\$132,777	92122	University City	25	37	74	93
92026	Escondido	11	24	146	100	\$117,000	\$142,500	15	29	59	61	\$120,000	\$120,000	92123	Serra Mesa	7	16	67	103
92027	Escondido	7	16	86	82	\$91,000	\$91,750	5	19	55	75	\$90,500	\$92,000	92124	Tierrasanta	7	13	145	123
92028	Fallbrook	0	1	0	225	\$0	\$159,000	0	0	0	0	\$0	\$0	92126	Mira Mesa	14	33	63	83
92029	Escondido	0	2	0	40	\$0	\$217,500	1	2	37	60	\$209,000	\$176,500	92127	Ran				



COMPARATIVE SALES - EXISTING HOMES - FEBRUARY 2011 SAN DIEGO COUNTY

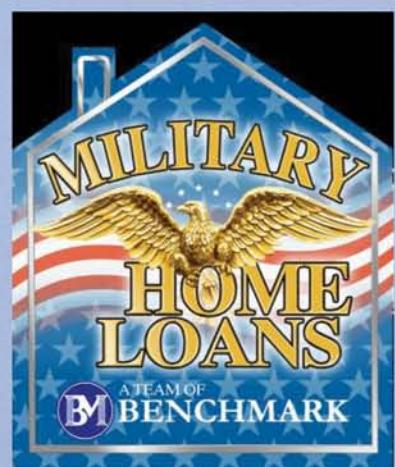
	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume February 2011	\$166,793,403	-8.578	-0.300	\$616,361,775	0.590	11.107
2 Average Sales Price February 2011	\$251,574	-2.372	5.114	\$482,664	0.354	3.016
3 Median* Sales Price February 2011	\$203,000	-5.580	1.500	\$359,000	-2.970	-2.640
4 Sold Listings February 2011	663	-6.356	-5.150	1,277	0.235	7.855
5 Average Days on Market February 2011	98	28.947	-2.000	91	22.973	1.111
6 Total Sales Volume February 2010	\$182,442,632			\$612,745,439		
7 Average Sales Price February 2010	\$257,687			\$480,962		
8 Median* Sales Price February 2010	\$215,000			\$370,000		
9 Sold Listings February 2010	708			1,274		
10 Average Days on Market February 2010	76			74		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2011	\$343,290,960	-14.656		\$1,196,765,268	-4.895	
12 Average Sales Price YTD 2011	\$244,509	-4.809		\$474,530	0.083	
13 Median* Sales Price YTD 2011	\$200,000	-4.760		\$360,000	-1.360	N/A
14 Sold Listings YTD 2011	1,404	-10.345		2,522	-4.974	
15 Average Days on Market YTD 2011	99	20.732		91	26.389	
16 Total Sales Volume YTD 2010	\$402,243,343			\$1,258,361,809		
17 Average Sales Price YTD 2010	\$256,860			\$474,138		
18 Median* Sales Price YTD 2010	\$210,000			\$365,000		
19 Sold Listings YTD 2010	1,566			2,654		
20 Average Days on Market YTD 2010	82			72		

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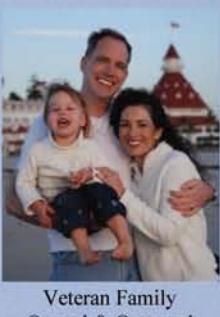
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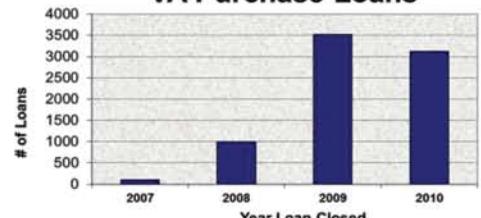


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SDAR REPRESENTATIVES ADVANCE RELATIONSHIPS SOUTH OF THE BORDER

On March 3, 2011 SDAR President Bob Kevane and Dianne Rath, past chair of SDAR's International Real Estate Council, were the honored guests of the Association of Real Estate Professionals (APIT) in Tijuana, Mexico, BC. The occasion was the installation of the association's new President, Valentina Plascencia, and the Board of Directors.

The day began with an early morning meeting with the Real Estate Commissioner of Baja California who was in town from Mexicali, the President of the Tijuana Chamber of Commerce, and the Secretary of Economic Development in Tijuana. Among the topics discussed were the substantial efforts being employed to rid the city and the country of its drug cartels, but also the focus was on the significant amount of economic activ-

ity taking place in Tijuana with many U.S. companies and international organizations. Real estate activity and values were also high on the agenda of other topics discussed.

Both Kevane and Rath were treated to a tour of new subdivisions in Tijuana and Rosarito Beach. The values there are tremendous, with two bedrooms, 1,100 square-foot-plus units, one half block from the ocean going for \$69,000 and \$79,000. According to Kevane, "Things will get back to normal in the near future in Mexico, and today's prices will look like fire sales at that point."

SDAR is honored to have an established relationship with the real estate professionals in Baja and to have been invited to APIT's Installation Ceremony. We look forward to a continued positive working relationship.



Pictured from left to right: Miguel Velasco; Tijuana Secretary of Economic Development Dianne Rath, Bob Kevane, Karim Chalita; Tijuana Chamber of Commerce, Luis Bustamante; Tijuana Economic Development Council, Freddy Espinoza; Chairman, California Brokers International Council.

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- APRIL 15** – Wine Tasting for Charity
- APRIL 30** – Rebuilding Together
- MAY 17** – SDAR Expo & Trade Show
- AUGUST 24** – 3rd Annual Regional Real Estate Summit
- SEPTEMBER 9** – Annual Meeting/Member Appreciation Day

ONE-DAY PREP COURSE IS BACK

Have you or someone you know recently signed up to take their state license exam? Have you received your broker's license exam date from the DRE? If so, the best way to prepare for the Salesperson or Broker exam is to take the "One-Day Exam Prep Course" taught by an instructor with over 20 years of experience with the California exam system.

SDAR's Prep Course is held the second Saturday of each month at our Kearny Mesa location, from 8:30 a.m. to 5:00 p.m. Class is \$120.04 for all attendees.

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MARCH 2011 FORMS RELEASE

The California Association of REALTORS® (C.A.R.) Standard Forms will have an intermediate forms release to address some urgent changes related to Mortgage Assistance Relief Services (MARS) law and issues pertaining to tenancy termination requirements after foreclosure. Please expect these four new forms to be available by late March.

- **MARSSN** – Mortgage Assistance Relief Services Short Sale Negotiation Notice
- **MARSMRN** – Mortgage Assistance Relief Services Offer of Mortgage Relief Notice
- **NTAF** – Notice of Termination of Tenancy within One Year after Foreclosure (Giving Tenant At Least 90 Days to Vacate)
- **NAF** – Additional Information Regarding Termination of Tenancy within One Year After Foreclosure (Cover Sheet Attached to Notice (C.A.R. Form NTT) Giving Tenant Less Than 90 Days to Vacate)

SDAR's Information Technology Department receives many calls from members asking for suggestions on a variety of technology products. Below is handy buyer's guide from NAR to help you select the best mobile PC to meet your needs.

BUYER'S GUIDE: TABLETS, NETBOOKS, AND MORE

The mobile computing universe is expanding rapidly, and it can be difficult to keep up with all the changes. Explore our Buyer's Guide to get up to speed on these revolutionary products.

By Michael Antoniak

This year, real estate professionals have more choices than ever in portable computing solutions. With diverse offerings in notebooks, netbooks, and the burgeoning breed of tablets, there's a system out there that's right for you. Deciding which one that is, though, may not be so easy. Each product carries distinct benefits and drawbacks.

If you candidly evaluate all of the capabilities you need while on the go, you can figure out which solution will help you make the most productive use of your time and optimize service to buyers and sellers.

Specs That Matter for Real Estate

Buyers will find it hard to resist the allure of all the new tablets coming this year. The overwhelming success of Apple's iPad, shadowed by Samsung's Galaxy, will spawn a legion of legit competitors and pale imitators. Expect most computer hardware or smartphone manufacturers to bring their version of a touch-screen tablet to market sometime this year, or announce plans to do so.

Should any of these be your next mobile PC? Maybe, but only after you've weighed all choices against your personal preferences and professional requirements.

Any web-enabled device, whether it's a mobile computer or a smartphone, can get you online today, but you'll want to make sure that the browser for that device will work with your MLS so you can search it and pull listing information and photos. That's not always guaranteed for hardware running anything except some version of the Windows operating system. So, start your search by asking your MLS which mobile platforms it supports.

The availability of the software you rely on for routine functions like contact management, CMAs, tour building, and marketing isn't as big an issue as it was. You'll still want to ensure that a catalog of real estate software is available for your hardware. But with developers' migration to web-based applications or cloud computing, many of the tools you need are now offered as services you can access anywhere, anytime, via the web.

Going forward, digital documents and electronic signatures will become standardized in terms of how contracts, disclosures, and all types of forms are managed in the course of a transaction. Your mobile hardware should support that in a way that's practical and comfortable for you and your clients. Fortunately, most do now, but it's something to keep mind when you're evaluating mobile solutions that run on a proprietary operating system.

Given all these considerations, what should be your next mobile computing solution?

For many, the answer is still some form of notebook. With its full-sized screen and keyboard, this category still provides a comfortable user experience and a great deal of functionality. It also offers the greatest selection in system designs, features, and upgrade options, making it a potential option for your primary computer for the home, office, or field.

Today's buyer can find an adequate notebook for as little as \$500. Price, though, is one good indicator of both system size and features. Entry systems tend to be a bit bulkier with slower processors, smaller hard drives, and fewer expansion options. Top-of-the-line systems — which essentially cost as much as you want to spend — boast all the latest features in sleek packages that are built for the rigors of the road.

Netbooks, the notebook's smaller and less expensive cousin, are fine for those who want a second computer that's less cumbersome and who are willing to settle for a smaller screen and keyboard and less powerful specs. You'll find basic netbooks for as little as \$200 this year, but for a compact system that mimics true notebook performance, expect to pay closer to \$500 or more.

That's also the entry price for Apple's iPad, the system that finally established

the self-contained tablet as a viable mobile computer. Potential buyers should keep in mind the primary intent of these systems: a mobile window to the world of all types of digital content, such as movies, books, and music. However, with software apps, a tablet can be transformed into much more. Consider the software catalog and range of real estate apps when evaluating the hardware. To date, software developers have shown most interest in developing programs for the iPad and tablets running Google's Android operating system.

Tablet functions are controlled by a touchscreen interface. Some users may find the soft keypads on screen or compact keyboards built into several models impractical for composing a lot of copy or entering large

amounts of data. Accessory keyboards are available, if you don't mind carrying something else along.

For those who want the convenience of a tablet for taking notes or capturing digital signatures but still prefer the comfort of a full-sized keyboard and screen, a hybrid notebook/tablet PC may be your best option. These easily switch between operating modes with a twist of the screen, allowing you to work however the situation demands.

Shopping Tips

Let your budget be your guide: Get the best system you can afford today. Figure out the range you're willing to spend, and evaluate options at all price points.

Where to buy: You'll find some mobile computing solutions in stores, and that's a good place to get the hands-on experience that will guide you to your best system. But if you don't find exactly what you want there, head to manufacturers' web sites and online stores. The selection is greater there, and you can upgrade features to design the system that's right for you.

Timing: Many manufacturers unveil new models at the Consumer Electronics Show each January. If you want the lat-



page 17 ►

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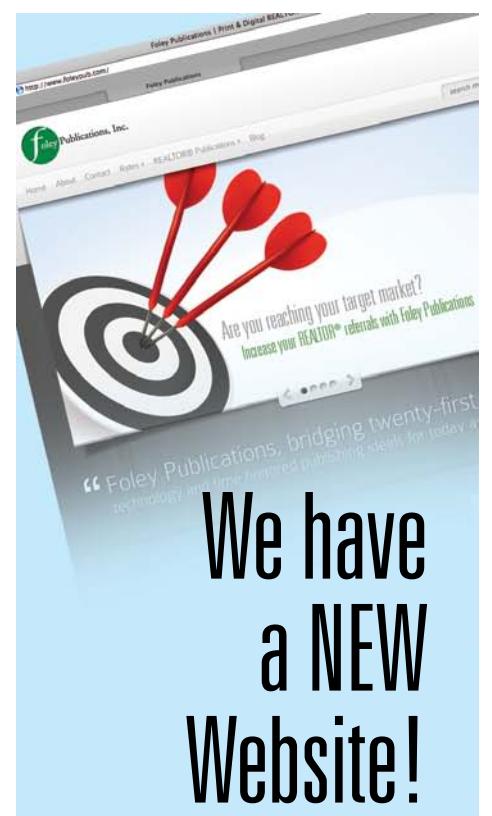


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est features, you may want to wait a bit until those systems are available. In the meantime, you can find some great deals, as vendors try to move out last year's models to make way for the new ones.

Some key specs: The type and speed of the processor and the amount of RAM determine the system's overall performance. The screen's size affects portability. The latest solid-state drives weigh less and require less power than conventional hard drives. The more input/output ports or slots, the greater the unit's versatility. Battery life is crucial, so consider purchasing a second battery.

Check the warranty: Mobile computers in any form will take a beating. You can safeguard your investment by selecting a model designed for durability and always carrying it in a protective case. Ultimately, though, the manufacturer's warranty and type of protection it provides may decide whether or not this is a solid long-term investment. Check the length and terms of that warranty, and the cost of an extended service plan from the manufacturer.

Shopping Glossary

3G/4G: High-speed mobile wireless broadband networks. Compatible systems generally receive a fast Internet connection wherever the compatible cellular network service is available.

Apps: Software developed for a smartphone or tablet PC.

Operating systems: The platform that determines what software runs on a device. Well-known examples in the mobile computing space include Apple's iOS and Google's Android.

Soft keyboard: A graphical keyboard on the screen.

Solid-state drive: A storage device without moving parts that stores data directly to memory chips. Advantages include faster data retrieval, quieter operation, lower weight,

and reduced battery power consumption.

Touch-screen interface: Refers to users' control of a computer or tablet's functions by touching the screen with their fingertips.

WiMax: A wireless networking technology for high-speed mobile Internet access typically over cellular signals.

For more "Buyer's Guides," visit www.realtor.org and click on "Technology."

What Others Are Saying

"Early Adopter"

Jeff Bulman, broker-owner of Bulman Real Estate in League City, Texas, was among the first to buy Apple's iPad when the tablet debuted last spring. "I wanted to go paperless and thought I would use it as my all-around organizer and for listing presentations," he says.

After months of trying, though, Bulman decided he'd be better served with a traditional notebook computer. "Most of my clients are older, and the iPad's screen was just too small for them to comfortably view my presentations," he explains. "I found typing with a screen keyboard more difficult than I imagined."

Following Consumer Reports' recommendation of a "best buy," he purchased the Toshiba Satellite T235 notebook in late December, then put the tablet up for sale on eBay for nearly what he paid for it. "The iPad didn't solve all my problems, and I didn't want to carry two pieces of hardware," Bulman says. "Now, I've got one lightweight system with good battery life that does everything I need."

"Two-in-One Convenience"

After the screen on her old laptop stopped working, Miriam Niklaus, a residential sales associate with Armor Realty in Tallahassee, Fla., worked with it connected to a desktop monitor while she investigated her options in her next mobile PC. "A friend had a tablet PC and loved it," she says.

Intrigued, Niklaus read reviews and compared many models online before settling on HP's convertible

multitouch tablet for \$999. "My notebook is my workhorse, and this is small and easy to tote around," she reports. "I also like the fact I can take notes with it and save them as text [in its tablet mode]. But the biggest thing for me is being able to pull up contracts on the screen and have people sign them on the spot."

"Tablet Enthusiast"

"Rather than carry a lot of paper around for my clients, I load everything in my iPad and use it to show buyers where we're heading and what houses we're going to visit," says Cindy Larsen, e-PRO, Tarbell, REALTORS®, in East Highland, Calif. "Buyers really enjoy the fact I can hand it to them to show them a tour of a property. It's much easier than trying to handle a notebook."

Larsen purchased the 3G version of the iPad for its high-speed, ubiquitous Internet access. Her tablet is loaded with SmarterAgent for retrieving listing information; DocuSign for electronically signing contracts; the Notepad app for notes and memos; and Sociable for streamlined social networking. "There are so many apps for the iPad, you can make it whatever you want it to be," she says.

"An Impressive New Tool"

When she's away from her office, Associate Broker Thomasina Shealey of Wintergreen Resort Premiere

Properties in Wintergreen, Va., is prepared for all possibilities. She carries a BlackBerry, a MacBook Pro notebook, and an iPad. She credits the tablet with helping her stand out from the crowd. "The iPad definitely has a real 'wow' factor with clients," Shealey reports. "It's been a great business tool, just from a visual standpoint. Everybody wants a demo of it to see how it works."

Shealey capitalizes on that appeal by loading the tablet with photos of all her listings and leaving the iPad on autoplay during open houses. "I've shown several properties just as a result of that," she says. "It's an expensive tool for presentations, but people seem to love looking at it, and that's all good for my business."

Michael Antoniak is a journalist and technology expert with a focus on real estate applications. He also writes about real estate technology at his blog, [RealTechTools](http://RealTechTools.com), and has published an e-book on Essential Technology for Mobile Professionals. He can be contacted at antoniaik@dtccom.net.

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EDUCATION SPOTLIGHT

COMMERCIAL AGENTS: INCREASE YOUR COMMISSIONS & REVENUE

Tuesday, April 5

This informative and interactive program focuses on the many issues facing the commercial real estate industry in 2011 and beyond. Regulatory issues will be presented affecting the housing market conditions, comparing today to the last market correction of the early 1990s when the Resolution Trust Corporation (RTC) and Federal

Deposit Insurance Corporation (FDIC) were at the forefront of the disposition process.

Course Topics

- Learn how to maintain and expand your ability earn extra commissions
- Understand the real estate and financial meltdown
- Learn the four cycles in real estate and where they stand presently
- Discuss how long current market conditions will last
- Find out what banks are looking for in their disposition decisions
- Learn to find the opportunities for

agents to get more involved and earn more commissions

- Discuss how long Fannie Mae/ Freddie Mac will be around

Instructor: Louis B. Fisher III, CAI, CEO

Time: 11:30 a.m. – 1:00 p.m.

Location:

SDAR's East County Service Center
220 West Main Street, El Cajon, CA 92020

Price:

All Attendees.....\$10

Lunch Included

EFFECTIVELY SERVING THE ASIAN AMERICAN HOUSING MARKET

Wednesday, April 6

SDAR is pleased to partner with the Asian Real Estate Association of America, San Diego Chapter, for this unique course. This course will help real estate practitioners develop the skills and abilities to serve clients from cultural heritages other than their own, using the cultural context to develop lasting relationships, and build the Asian Pacific American housing market into their business model.

Course Topics

- The importance of understanding cultural differences
- Asian Pacific American demographics
- Understanding cultural context
- Building relationships with Asian American consumers from different cultures, including Chinese, Filipino, and Vietnamese

Instructor: John Fukuda,
AREAA 2010 Chair

Time: 11:30 a.m. – 1:00 p.m.

Location:

SDAR's Kearny Mesa Service Center
4845 Ronson Court, San Diego, CA, 92111

Price:

SDAR/AREAA Members.....\$20

All Others.....\$25

SHORT SALES & FORECLOSURES (SFR) – NAR CERTIFICATION

Thursday, April 7

For many real estate professionals, short sales and foreclosures are the new "traditional" real estate transaction. Knowing how to help sellers maneuver the complexities of short sales as well as help buyers pursue short sale and foreclosure opportunities aren't merely good skills to have in today's market – they are critical!

Course Topics

- Identify components of an effective short-sale package
- Learn the steps in listing REO properties
- Evaluate available options for distressed homeowners
- Understand why short sales fail
- Differentiate judicial from non-judicial foreclosure
- Understand the steps of the foreclosure process

Instructor: J. Alan Sappenfield, SFR, ABR, ABR/M, PMN

Time: 8:30 a.m. – 5:00 p.m.

Location:

SDAR's Kearny Mesa Service Center
4845 Ronson Court, San Diego, CA, 92111

Credit: 8 Consumer Protection

Price:

REALTOR® Plus+ Members.....\$84.15

SDAR REALTORS®\$99

All Others.....\$119

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SDAR Education Schedule

Classes subject to change or cancellation.

Check www.sdar.com for current information.

LEGEND: KEARNY MESA SOUTH COUNTY EAST COUNTY CORONADO

R-Plus = REALTOR® Plus price
RMS = Risk Management Specialist price

MARCH	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
21 & 22	Pricing a Property & The Rules of Marketing	Mar. 21: 9:00 am- 12:00 pm Mar. 22: 9:00am - 1:00 pm	\$89.25	\$89	\$105	\$131	7 CP	Jackie Oliver, Esq.
24	Successfully Selling HUD Homes	9:00 am – 10:30 am	\$8.50	\$10	\$10	\$15	NA	Cory Shepard, Ismael Betancourt, Sam Dujovich
24	zipForm® Online Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
28	Android Smartphones	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$45	NA	Kurtis Bieber
28	Flip Video for REALTORS®	1:00 pm – 4:00 pm	\$29.75	\$35	\$35	\$45	NA	Kurtis Bieber
29	HAFA Short Sales	9:30 am – 5:00 pm	\$84.15	\$99	\$99	\$109	NA	J. Alan Sappenfield
30	VA Seminar for REALTORS®	9:00 am – 11:00 am	\$8.50	\$10	\$10	\$15	NA	Karen Bates & Ken Bates
30 & 31	Certified Negotiation Expert (CNE Designation)	8:30 am – 5:00 pm	\$152.15	\$179	\$179	\$199	15 CP	John Wenner
APRIL	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
1	Video Marketing: Skills for Today's "Techy" Clients	12:00 pm – 1:30 pm	\$8.50	\$10	\$10	\$15	NA	Charles Vamadema
5	Free MLS Training - Day 1	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
5	Commercial Agents: Increase Your Commissions	11:30 am – 1:00 pm	\$10	\$10	\$10	\$10	NA	Louis B. Fisher III
5	Prospecting	1:30 pm – 4:30 pm	\$21.25	\$25	\$25	\$35	NA	John Altman
6	Distressed Properties	9:00 am – 1:00 pm	\$50.15	\$59	\$59	\$69	4 CP	Neil Kalin, Esq.
6	Serving the Asian American Housing Market	11:30 am – 1:00 pm	\$20	\$20	\$20	\$25	NA	Jim Park
7	Short Sales & Foreclosures (SFR Designation)	8:30 am – 5:00 pm	\$85.15	\$99	\$99	\$119	8 CP	J. Alan Sappenfield
7	Fusion MLS Intro & Searching	9:30 am – 11:00 am	Free	Free	Free	Free	NA	Sandicor Trainer
8	Top Producer Session	9:00 am – 12:00 pm	\$4.25	\$5	\$5	\$10	NA	Melissa Dailey
11	The Truth About Credit Scores & Credit Reports	9:00 am – 12:00 pm	\$24.65	\$29	\$29	\$35	NA	Nabil Captan
12	Free MLS Training - Day 2	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
13-15	The Power of Home Staging	9:00 am – 5:30 pm	\$250.75	\$295	\$295	\$295	NA	Jeannie Berger
14	zipForm® Online Lab	9:30 am – 12:30 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
14	Fusion MLS Intro & Searching	9:30 am – 11:00 am	Free	Free	Free	Free	NA	Sandicor Trainer
21	Certified Condo Specialist	8:30 am – 5:00 pm	\$99	\$99	\$99	\$108	NA	Wesley Barrett Ross, Esq., and Candy Peak
21	Successfully Selling HUD Homes	9:00 am – 10:30 am	\$8.50	\$10	\$10	\$15	NA	Cory Shepard, Ismael Betancourt, Sam Dujovich
21	Fusion MLS Intro & Searching	9:30 am – 11:00 am	Free	Free	Free	Free	NA	Sandicor Trainer
26	26 Ways to Avoid Lawsuits	9:30 am – 1:30 pm	\$68.85	\$65	\$81	\$90	4 CP	David Bright, Esq.
28 & 29	Get Acquainted with Other Contracts	9:00 am – 3:00 pm	\$159.80	\$150	\$188	\$206	10 CP	Kent Sharp, Esq.

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APRIL 2011 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	SDAR COMMITTEE MEETINGS
					1 Video Marketing: Skills for Today's "Techy" Clients 12:00 pm–1:30 pm (Kearny Mesa)	2	
3 New Member Orientation 8:30 am–2:30 pm (Kearny Mesa)	4 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Training (Day 1) 9:15 am–4:30 pm (Kearny Mesa) Increase Your Commissions 11:30 am–1:00 pm (East County) Prospecting 1:30 pm–4:30 pm (Kearny Mesa)	5 Distressed Properties 9:00 am–1:00 pm (South County) Asian American Housing Market 11:30 am–1:00 pm (Kearny Mesa)	6 Short Sales & Foreclosures 8:30 am–5:00 pm (Kearny Mesa) Fusion MLS Intro & Searching 9:30 am–11:00 am (South County)	7 Top Producer Session 9:00 am–12:00 pm (Kearny Mesa)	8 One-Day Prep Course 8:30 am–5:00 pm (Kearny Mesa)	9	
10 The Truth About Credit Scores and Credit Reports 9:00 am–12:00 pm (Kearny Mesa)	11 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Training (Day 2) 9:15 am–4:30 pm (Kearny Mesa)	12 Power of Home Staging (Day 1) 9:00 am–5:30 pm (Kearny Mesa)	13 Power of Home Staging (Day 2) 9:00 am–5:30 pm (Kearny Mesa) zipForm® Online Lab 9:30 am–12:30 pm (Coronado) Fusion MLS Intro & Searching 9:30 am–11:00 am (East County)	14 Power of Home Staging (Day 3) 9:00 am–5:30 pm (Kearny Mesa) Wine Tasting for Charity 7:00 pm–10:00 pm (Black Mountain Ranch House)	15	16	
17	18 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)	19 South County Tour/Caravan 9:00 am–12:00 pm (South County)	20 Certified Condo Specialist 8:30 am–5:00 pm (Kearny Mesa) Successfully Selling HUD Homes 9:00 am–10:30 am (South County) Fusion MLS Intro & Searching 9:30 am–11:00 am (Coronado)	21 GRI - Environmental Concerns, Construction Overview & Land Use 8:00 am–5:00 pm (Kearny Mesa)	22	23	
24	25 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) 26 Ways to Avoid Lawsuits 9:30 am–1:30 pm (Coronado)	26 East County Tour/Caravan 9:00 am–12:00 pm (East County)	27 Get Acquainted with Other Contracts (Day 1) 9:00 am–3:00 pm (Kearny Mesa) zipForm® Online Lab 9:00 am–12:00 pm (Kearny Mesa)	28 Get Acquainted with Other Contracts (Day 2) 9:00 am–3:00 pm (Kearny Mesa)	29 Rebuilding Together 8:00 am–5:00 pm	30	

All classes/events subject to change or cancellation.

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